

# 11073454

<b>FORM B1 UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK</b>						<b>Voluntary Petition</b>																	
Name of debtor (if individual, enter Last, First, Middle): <b>TORRES, MICHAEL A.</b>				Name of Joint Debtor (Spouse)(Last, First, Middle)																			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Officer, Director and Shareholder of WNY Occupational Medicine, P.C., Western Niagara Physician, P.C., Niagara Medical Billing Service, Inc.				All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):  <b>04-13332 K</b>																			
Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-5019				Soc. Sec./Tax I.D. No. (if more than one, state all):																			
Street Address of Debtor (No., St, City, State, & Zip Code) 3160 Youngstown Lockport Road Ransomville, NY 14131				Street Address of Joint Debtor (No., St., City, State & Zip)																			
County of Residence or of the Principal Place of Business: Niagara				County of Residence or of the Principal Place of Business:																			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):																			
Location of Principal Assets of Business Debtor (if different from street address above):																							
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																							
<b>Venue:</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																							
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____				<b>Chapter or Section of Bankruptcy Code Under Which the Petition is filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304- Case ancillary to foreign proceeding																			
<b>Nature of Debts</b> (Check one box) Consumer/Non-Business <input checked="" type="checkbox"/> Business				<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attached signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(e). See Official Form No. 3.																			
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e)(Optional)																							
<b>Statistical/Administrative Information</b> (estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY  <div style="writing-mode: vertical-rl; transform: rotate(180deg);">           2004 MAY -6 PM 2:13            U.S. BANKRUPTCY COURT            W.D.N.Y. - BUFFALO            FILED         </div>																	
<table border="0" style="width: 100%;"> <tr> <td>Estimated Number of Creditors</td> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td></td> </tr> </table>								Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
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	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																		
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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>																	

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed: NONE

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Debtor MICHAEL A. TORRES

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 5, 2004

Date

**Signature of Attorney**

X

Signature of Attorney for Debtor(s)

JOHN H. RING III

Printed Name of Attorney for Debtor(s) Bar ID Number

JOHN H. RING III

Firm Name

360 Dingens Street

Address Buffalo, NY 14206

(716) 826-0770

Telephone Number

May 5, 2004

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

# SCHEDULE A- REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the third column labeled "Husband, Wife, Joint or Community." if the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C—Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB. WIFE JOINT COM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
3160 Youngstown Lockport Road Ransomville, New York	Fee		340,000.00	302,001.00
44.76 acres (own free and clear) with 66 foot frontage some of it wetlands			5,000.00	-0-
Cypress Harbour Marriott Vacation Club Time Share			5,000.00 estimate - resale value unknown	2,212.29 estimate
			350,000.00	TOTAL

# SCHEDULE B— PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C— Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G— Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY Col A	NONE Col B	DESCRIPTION AND LOCATION OF PROPERTY Col. C	HUSB. WIFE JOINT COMM. Col D	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION OF ANY SECURED CLAIM OR EXEMPTION (Col F)	
1. Cash on hand.	1b.	1c.	1d.	1	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	2b.	2c. Niagara Falls Air Force Federal Credit Union - Savings Niagara Falls Air Force Federal Credit Union - Checking First Niagara Bank - Checking Pentagon Federal Credit Union	2d.	2	126.00 120.00 500.00 6.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	3b. X	3c.	3d.	3	
4. Household goods and furnishings, including audio, video, and computer equipment.	4b.	4c. 3160 Youngstown Lockport Road Ransomville, New York	4d.	4	10,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	5b.	5c. 2 Military Coins Art Work - value is unknown estimated	5d.	5	8.00 2,500.00
6. Wearing apparel.	6b.	6c. 3160 Youngstown Lockport Road Ransomville, New York	6d.	6	500.00
7. Furs and jewelry.	7b.	7c. 2 Watches	7d.	7	50.00
8. Firearms and sports, photographic, and other hobby equipment.	8b.	8c. 22 Long Rifle	8d.	8	149.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	9b.	9c. John Hancock Variable Life Prudential Variable Universal Life Prudential Term Life Prudential Term	9d.	9	Amount Unknown 26,611.00 -0- -0-

10. Annuities. Itemize and name each issuer.	10b. X	10c.	10d.	10	
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	11b.	11c. 401 K Value as of March 31, 2004	11d.	11	110,269.70
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	12b.	12c. 100 Shares of John Hancock - \$46.12 per share	12d.	12	4,612.00
		78 Shares of Prudential \$44.56 per share			3,471.00
		Western Niagara Physician, P.C.			-0-
		WNY Occupational Medicine, P.C.			-0-
		Niagara Medical Billing Service, Inc.			-0-
13. Interests in partnerships or joint ventures. Itemize.	13b. X	13c.	13d.	13	
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	14b. X	14c.	14d.	14	
15. Accounts receivable.	15b. X	15c.	15d.	15	
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	16b. X	16c.	16d.	16	
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	17b. X	17c.	17d.	17	
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	18b. X	18c.	18d.	18	
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	19b. X	19c.	19d.	19	
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	20b. X	20c.	20d.	20	
21. Patents, copyrights, and other intellectual property. Give particulars.	21b. X	21c.	21d.	21	
22. Licenses, franchises, and other general intangibles. Give particulars.	22b. X	22c.	22d.	22	
23. Automobiles, trucks, trailers, and other vehicles and accessories.	23b.	23c. 1997 Mercedes Benz	23d.	23	10,000.00
		2002 Chevy			15,000.00
		2001 Honda Motorcycle CR9			7,000.00
		2000 Durago			8,000.00
24. Boats, motors, and accessories.	24b. X	24c.	24d.	24	
25. Aircraft and accessories.	25b. X	25c.	25d.	25	
26. Office equipment, furnishings, and supplies.	26b. X	26c.	26d.	26	

27. Machinery, fixtures, equipment, and supplies used in business.	27b. X	27c.	27d.	27	
28. Inventory.	28b. X	28c.	28d.	28	
29. Animals.	29b.	29c. 2 Dogs and 8 Cats	29d.	29	200.00
30. Crops— growing or harvested. give particulars.	30b. X	30c.	30d.	30	
31. Farming equipment and implements.	31b. X	31c.	31d.	31	
32. Farm supplies, chemicals, and feed.	32b. X	32c.	32d.	32	
33. Other personal property of any kind not already listed. Itemize.	33b.	33c. Debtor may be able to purchase shares from Buffalo Emergency Associates, LLC	33d.	33	
					-0-
___ continuation sheets attached			Total	\$	199,222.70

Include amounts from any continuation sheets attached.  
Report also on Summary of Schedules.

# SCHEDULE C— PROPERTY CLAIMED AS EXEMPT

Debtor(s) elect(s) the exemption to which the debtor(s) is entitled under:

☐ 11 U.S.C. §522(d)(1) Federal exemptions provided in 11 U.S.C. §522(d). Note: these exemptions are available *only in certain states*.  
☐ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local laws where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180 day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law. Specifically, debtor selects the exemptions of the state of:

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Cash, Niagara Falls Air Force Federal Credit Union - Checking and Savings First Niagara Bank - Checking Pentagon Federal Credit Union	D & C §282	2,500.00	852.00
Household Goods and Clothes	CPLR Art. 52	5,000.00	10,500.00
John Hancock Variable Life	CPLR Art. 52 Insurance Law 3212	All	Amount Unknown
Prudential Variable Universal Life	CPLR Art. 52 Insurance Law 3212	All	26,611.00
1997 Mercedes Benz	D & C §282	2,400.00	10,000.00
401 K	D & C §282	All	110,269.70

# SCHEDULE D— CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," in the column labeled "Husband, Wife, Joint or Community" (Abbreviated: H,W,J,C).

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is Disputed, place an "X" in the column labeled Disputed. You may need to place an X in more than one of these three columns.

Report the total of all claims listed on this Schedule D in the box labeled "Total" on the last sheet of the completed Schedule. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H W J C	Date Claim Was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion If Any
Acct No: 7074 5001 0259 6009 GE Capital Cons. Card Co. Department 0008 Palatine, IL 60055			2001 Motorcycle				7,891.00	891.00
Acct No: 11010232 Marriott Vacation Club Mortgage Bank 1200 U.S. 98 S., Suite 19 P.O. Box 8038 Lakeland, Florida 33802			Florida Time Share 1995 Loan				2,212.00	-0-
Acct No: 8110010588 WFS Financial P.O. Box 25341 Santa Ana, CA 92799			1997 Mercedes Benz 2003 Loan				18,039.00	8,039.00
Acct No: GMAC P.O. Box 8142 Cockeysville, MD 21030			2002 Chevrolet 2003 - Loan				10,000.00	-0-
Acct No: M & T Bank One M & T Plaza Buffalo, NY 14203			2000 Durango				8,000.00	-0-

Acct No: 999235064-6 Flagstar Bank Drawer 641635 P.O. Box 64000 Detroit, MI 48264			2003 Mortgage 3160 Youngstown Lockport Road Ransomville, New York				302,498.00	-0-
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								

348,640.00

TOTAL

(Report total also on Summary of Schedules)

In re <b>MICHAEL A. TORRES</b>	Case Number:  (If Known)
Debtor.	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled, "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case:** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions:** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
- ☐ **Contributions to employee benefit plans:** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen:** Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
- ☐ **Deposits by individuals:** Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
- ☐ **Alimony, Maintenance, or Support\*:** Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and certain other debts owed to governmental units:** Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to maintain the capital of an insured depository institution:** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_\_ continuation sheets attached

In re _____  <div style="text-align: right;">Debtor.</div>	Case Number: _____  <div style="text-align: right;">(If Known)</div>
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## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
LAST FOUR DIGITS OF ACCOUNT NO.								
LAST FOUR DIGITS OF ACCOUNT NO.								
LAST FOUR DIGITS OF ACCOUNT NO.								
LAST FOUR DIGITS OF ACCOUNT NO.								
LAST FOUR DIGITS OF ACCOUNT NO.								

Subtotal

\$

Sheet no. \_\_\_\_\_ of \_\_\_\_\_ continuation  
sheets attached to Schedule of Creditors Holding  
Unsecured Priority Claims

(Total of this page)

Total

(Use only last page of completed Schedule E)

\$

(Report total also on summary of Schedules)

**SCHEDULE F— CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address,, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or property of the debtor, as of the date of the filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use continuation sheets.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC" for "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "CONTINGENT." If the claim is unliquidated, place an "X" in the column labeled "UNLIQUIDATED." If the claim is disputed, place an "X" in the column labeled "DISPUTED." You may need to place an X in more than one of these three columns. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also in the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H W J C	Date Claim Was Incurred  And Consideration for Claim  If Claim is Subject to Setoff, so State	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount  of Claim
Acct No: 0054085892 Charter One Bank P.O. Box 20361 Rochester, NY 14602-0367			2003 Ex-Wife Car Loan is in my name				5,000.00
Acct No: 25672 Jeffrey A. Baumler, D.D.S. 2145 Lancelot Drive Wheatfield, NY 14304			Pamela Torres - Ex-Wife's Dentist Bill				825.00
Acct No: Steven C. Gasiewicz, M.D. 79 Weiss Buffalo, NY 14206			Personal Guarantee On Corporate Debt - 2000			D	37,428.00
Acct No: Marc K. Klementowski, M.D. 514 Tiburon Lane East Amherst, NY 14051			Personal Guarantee On Corporate Debt - 2000			D	33,147.00
Acct No: Erik P. Peterson, D.O. 8229 Oakney Lane Williamsville, NY 14221			Personal Guarantee On Corporate Debt - 2000			D	31,610.00
Acct No: Richard S. Elman, M.D. 6191 Scante Circle East Aurora, NY 14051			Personal Guarantee On Corporate Debt - 2000			D	33,585.00

Acct No: J. Michael Lennon, Esq. Law Office Of Edward C. Cosgrove 525 Delaware Avenue Buffalo, NY 14202			Duplicate				
Acct No: Medicare Upstate Medicare Division - Part B 33 Lewis Road Binghamton, NY 13905			Medicare Claim 1997 to present			D	300,000.00
Acct No: Benefit Integrity P.O. Box 5234 Binghamton, NY 13902			Duplicate				
Acct No: 3734-913099-92006 American Express P.O. Box 360002 Ft. Lauderdale, FL 33336			Credit Card 1998-2003				5,072.00
Acct No: 4427 1100 0480 7388 U.S. Airways Bank Of America P.O. Box 30770 Tampa, FL 33630			Credit Card 1998-2003				10,540.00
Acct No: 6035 3200 9450 2703 Home Depot Credit Services Processing Center Des Moines, IA 50364			Store Charge 2000-2004				4,540.00
Acct No: 4305 8757 0002 6791 Chase P.O. Box 15658 Wilmington, DE 19886			Credit Card 1999-2004				3,090.00
Acct No: 4388 5440 3259 1027 Marriott Rewards P.O. Box 8650 Wilmington, DE 19899			Credit Card 1999-2004				5,090.00
Acct No: 5490 3533 0833 6428 MBNA America P.O. Box 15137 Wilmington, DE 19886			Credit Card 1997-2004				32,465.00
Acct No: 4417 1258 2110 6691 First Niagara Bank CardMember Service P.O. Box 15153 Wilmington, DE 19886			Credit Card 1997-2004				14,310.00
Acct No: First State Bank Of Canisteo 3 Main Street P.O. Box 7 Canisteo, NY 14823			Guarantee Of Corporate Debt 2000				60,000.00

Acct No: Pamela A. Torres 182 Youngs Wilson, NY 14172			Ex-Wife				1 And No More
Acct No: Leslie Mark Greenbaum, Esq. Gross, Shuman, Brizdle & Gilfillan, P.C. 465 Main Street - Suite 600 Buffalo, NY 14203			Attorney's Fees On Medicare 1997 to present				30,000.00
Acct No: Terrence M. Connors, Esq. 1020 Liberty Building Buffalo, NY 14202			Attorney's Fees On Medicare 1997 to present				10,000.00
Acct No: Joseph V. McCarthy, Esq. 1620 Liberty Building Buffalo, NY 14202			Attorney's Fees On Medicare 1997 to present				10,000.00
Acct No: Tronolone & Surgalla, P.C. 170 Franklin Street - Suite 800 Buffalo, NY 14202			Attorney's Fees - Divorce 2002-2003				7,740.00
Acct No: 030095167 Verizon Wireless P.O. Box 489 Newark, NJ 07101			Cell Phone 2004				25.00
Acct No: Citibank (New York State) 409 Main Street Buffalo, NY 14203			Corporate Debt 1999				212,424.00
Acct No: Daniel J. Hartman, Esq. Hartman & Ridall, P.C. 403 Main Street, Suite 716 Buffalo, NY 14203			Duplicate				
Acct No: 4071 5420 2101 8350 Pentagon Federal Credit Union P.O. Box 247080 Omaha, NE 68124			Credit Card 1997 to present				3,094.00
Acct No: 5428 0711 0082 4089 United States Air Force MasterCard P.O. Box 15153 Wilmington, DE 19886			Credit Card 1997 to present				7,760.00
Acct No: KGI Resorts 920 3rd Avenue New Smyrna Beach, FL 32169			Guarantee of Ex-Wife - Resort				12,000.00

(Report total also on Summary of Schedules)

Acct No:							
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869,746.00

(Report total also on Summary of Schedules)

**SCHEDULE G— EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e, "Purchaser," "Agent" etc. State whether the debtor is lessor or lessee of a lease.

Provide the name and complete mailing address of all other parties to each lease or contract described.

NOTE: a party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Mailing Address, including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential real property. State Contract Number of any Government Contract
NONE	

# SCHEDULE H— CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signors. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse in this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of the case.

Name and Address of Codebtor	Name and Address of Creditor
<p>Pamela A. Torres 182 Youngs Wilson, NY 14172</p>	<p>Pentagon Federal Credit Union P.O. Box 247080 Omaha, NE 68124</p> <p>There may be others. I am not aware of which Pamela A. Torres is a Co-Debtor.</p>

# SCHEDULE I— CURRENT INCOME OF INDIVIDUAL DEBTORS

The column labeled "spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	Dependents of Debtor and Spouse		
	Names	Age	Relationship
Single	Gregory Stephany		Son Daughter
EMPLOYMENT:		Debtor	Spouse
Occupation, Name of Employer:		Physician - Buffalo Emergency Associates LLC	
How long employed:		Since 9/1/03 to present	
Address of employer:		Williamsville, New York	

Income: (Estimate of average monthly income) Current monthly gross wages, salary, and commissions	DEBTOR 19,792.08	SPOUSE
Income - Mercy Flight		
Income - Twin City Ambulance	1,283.00	
Bonus	1,666.67	
Military	3,000.00	
	3,333.33	
Estimated monthly overtime		
SUBTOTAL	29,075.08	0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security		
b. Insurance		
c. Union dues		
d. Other (Specify)		
SUBTOTAL OF PAYROLL DEDUCTIONS	0.00	0.00
TOTAL NET MONTHLY TAKE HOME PAY	29,075.08	0.00
Regular income from operation of business/profession/farm (attach statement)		
Income from real property		
Interest and dividends		
Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of the dependents listed above		
Social security or other governmental assistance Specify:		
Pension or retirement income		
Other monthly income (Specify):		
TOTAL MONTHLY INCOME	29,075.08	0.00
TOTAL COMBINED MONTHLY INCOME	29,075.08	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

Schedule J - Monthly Expenses

Mortgage (PITI)	\$ 2,996.00
Cypress Harbour Time Share	353.00
Debtor Car Payment	519.00
Daughter's Car Payment	320.00
Alimony and Child Support	5,270.00
Health Insurance	680.00
Dental Insurance	66.00
Auto Insurance	400.00
Life Insurance:	
Whole Life - Debtor	895.00
Term Life - Debtor	255.00
Term Life - Debtor	13.00
Term Life - Children	15.00
Disability	206.00
Utilities:	
Telephone	90.00
Propane	250.00
Electric	350.00
Water	35.00
Cell Telephone	150.00
Satellite TV	85.00
ISP (AOL)	25.00
Medical Co-Pays	100.00
Dry Cleaning	75.00
Lawn/Yard Work/Plowing	300.00
Auto Fuel/Maintenance	300.00
401 K Loan	450.00
Taxes (Federal and State)	13,500.00
Groceries	500.00
Pet Expenses	150.00
Professional Expenses:	
AAFP	50.00
AEP	21.00
ACEP	67.00
AsMA	17.00
Society Of USAF Flt Surgeons	5.00
NYS License	25.00
DEA Registration	6.00
PA License	25.00
FL License	21.00
MSM Staff Dues	17.00
LMH Staff Dues	17.00

FI Neurologically Impaired Infant Fund	21.00
Med Malpractice Insurance	850.00
Med Journal Subscriptions/Books	50.00
CME Costs	300.00
Uniforms	25.00
Medical Equipment	50.00
Military Travel & Lodging (IDT)	<u>700.00</u>
Total Expenses	\$30,615.00

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re: , Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under Chapter 12 or Chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, must also complete Questions 19-25. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

Definitions

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director or person in control; officers, directors, and persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
--------	---------------------------

2003 - \$212,404.00 (estimated)

2004 - \$ 63,945.00 (estimated - gross)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment trade or profession, or operation of the debtor's business during the two years immediately preceding the commencement of the case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

2003 - Dividend - \$102.00 Interest - \$112.00

2004 - Military, Twin City, Mercy Flight and Bonus

### 3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
NONE			

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
NONE			

### 4. Suits and administrative proceedings, executions, garnishments and executions

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT/AGENCY AND LOCATION	STATUS OR DISPOSITION
Citibank (New York State) v. Debtor	Collection	Supreme Court, County Of Erie and State of New York	Pending

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
NONE		

### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to a seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE, SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
NONE		

## 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
NONE		

b. List all property in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME, LOCATION OF COURT, CASE TITLE AND NUMBER	DATE OF ORDER	DESCRIPTION, VALUE OF PROPERTY
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NONE

## 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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NONE

## 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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Water Damage to home - August 11, 2003 - Insurance paid \$4,000.00 approximately

## 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR, IF OTHER THAN DEBTOR	AMOUNT OF MONEY, OR DESCRIPTION AND VALUE OF PROPERTY
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John H. Ring III - Paid \$2,000.00 Prebankruptcy Planning and to attempt to settle personal debts.

\$1,000.00 - John H. Ring III - Bankruptcy

\$ 209.00 - Filing Fee

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND RELATIONSHIP OF TRANSFeree; RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations and brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT; AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER INSTITUTION	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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NONE

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Pamela A. Torres	left art work and furniture in my home. She is my ex-wife.	

**15. Prior Address of Debtor**None  
☒

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

**16. Spouses and Former Spouses**None  
☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  
☒

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  
☒

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  
☒ X

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS  
 OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR  
 DISPOSITION

18. Nature, location and name of business

None  
☐

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
WNY Occupational Medicine, P.C.		5875 S. Transit Road Lockport, NY 14094	Occupational Medicine	1998 to present
Niagara Medical			Billing Service	Defunct
Western Niagara Physician, P.C.		5875 S. Transit Road Lockport, NY 14094	Emergency Physician	1992-2003 Defunct

None  
☒ X

- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**None  
☐

- a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Michael Songin 8612 Main Street, Williamsville, NY 14221	1998 to present

---

None  
☐

- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
See Above		

---

None  
☐

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Michael Songin and Debtor	

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None  
☒

- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

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**20. Inventories**None  
☒

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None  
☒

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

**21 . Current Partners, Officers, Directors and Shareholders**None  
☐

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

Debtor - 100 percent of each corporation

None  
☒

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	--

**22 . Former partners, officers, directors and shareholders**None  
☒

- a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None  
☒

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

**23 . Withdrawals from a partnership or distributions by a corporation**None  
☒

- If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

**24. Tax Consolidation Group.**None  
☒X

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION      LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

**25. Pension Funds.**None  
☒X

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND      LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

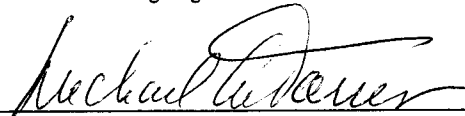
\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 5, 2004

Signature  
of Debtor

  
MICHAEL A. TORRES

Date \_\_\_\_\_

Signature  
of Joint Debtor  
(if any)

*[If completed on behalf of a partnership or corporation]*

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature \_\_\_\_\_

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

\_\_\_\_ continuation sheets attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571*

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.*

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re:

Debtor(s)

Case No:

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from schedules A, B, C, D, E, F, G, H, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED	NO. SHEETS	ASSETS	LIABILITIES	OTHER
A — Real Property	Yes	1	350,000.00		
B — Personal Property	Yes	3	199,222.70		
C — Property Claimed as Exempt	Yes	1			
D — Creditors Holding Secured Claims	Yes	2		348,640.00	
E — Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F — Creditors Holding Unsecured Nonpriority Claims	Yes	4		869,746.00	
G — Executory Contracts and Unexpired Leases	Yes	1			
H — Codebtors	Yes	1			
I — Current Income of Individual Debtor(s)	Yes	1			29,075.08
J — Current Expenditures of Individual Debtor(s)	Yes	2			30,615.00
Total number of sheets in all Schedules ►		18			
Total Assets ►			549,222.70		
Total Liabilities ►				1,218,386.00	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date May 5, 2004

Signature

  
MICHAEL A. TORRES

Date \_\_\_\_\_

Signature

\_\_\_\_\_

(In joint case, both debtors must sign)

DECLARATION UNDER PENALTY ON BEHALF OF A CORPORATION

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that I declare that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
(Print or type the name of individual signing for debtor)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

-----  
*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§152 and 3571.

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re ,

Debtor(s)

Case No.

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to be Surrendered.*

Description of Property

Creditor's name

2001 Motorcycle  
2002 Chevrolet  
2000 Durango

GE Capital Cons. Card Co.  
GMAC  
M & T Bank

*b. Property to Be Retained.*

*[Check any applicable statement]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Florida Time Share 1997 Mercedes Benz 3160 Youngstown Lockport Road Ransomville, New York	Marriott Vacation Club WFS Financial Flagstar Bank			

Date: May 5, 2004

  
MICHAEL A. TORRES

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re

Debtor(s)

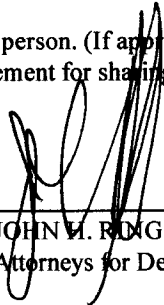
Case No:

DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. 329  
AND BANKRUPTCY RULE 2016(b)

I certify that I am the attorney for the above named debtor and that the compensation paid or agreed to be paid to me for services rendered or to be rendered in behalf of the debtor in or in connection with a case under title 11 of the United States Code, such payment or agreement having been made after one year before the date of the filing of the petition, is as follows: \$1,000.00 plus filing fee of \$209.00 paid, \$N/A to be paid, that the source of the compensation and filing fee paid was earnings, and that the source of the compensation agreed to be paid is N/A.

I have not agreed to share this compensation with any other person. (If appropriate) The details of such sharing or agreement to share are as follows (except that no such details are required of any agreement for sharing of the compensation with a member or regular associate of the attorney's law firm):

Date: May 5, 2004

  
\_\_\_\_\_  
JOHN V. RING III  
Attorneys for Debtor(s)

GE Capital Cons. Card Co.  
Department 0008  
Palatine, IL 60055

Marriott Vacation Club  
Mortgage Bank  
1200 U.S. 98 S., Suite 19, P.O. Box 8038  
Lakeland, Florida 33802

WFS Financial  
P.O. Box 25341  
Santa Ana, CA 92799

GMAC  
P.O. Box 8142  
Cockeysville, MD 21030

M & T Bank  
One M & T Plaza  
Buffalo, NY 14203

Flagstar Bank  
Drawer 641635  
P.O. Box 64000  
Detroit, MI 48264

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Binghamton, NY 13902

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Ft. Lauderdale, FL 3336

U.S. Airways Bank Of America  
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Tampa, FL 33630

Home Depot Credit Services  
Processing Center  
Des Moines, IA 50364

Chase  
P.O. Box 15658  
Wilmington, DE 19886

Marriott Rewards  
P.O. Box 8650  
Wilmington, DE 19899

MBNA America  
P.O. Box 15137  
Wilmington, DE 19886

First Niagara Bank  
CardMember Service  
P.O. Box 15153  
Wilmington, DE 19886

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Newark, NJ 07101

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Buffalo, NY 14203

Daniel J. Hartman, Esq.  
Hartman & Ridall, P.C.  
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Buffalo, NY 14203

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Omaha, NE 68124

United States Air Force MasterCard  
P.O. Box 15153  
Wilmington, DE 19886

KGI Resorts  
920 3rd Avenue  
New Smyrna Beach, FL 32169